

Information to identify the case:

Debtor 1	<u>Craig A. Silverman</u>	Social Security number or ITIN	xxx-xx-5033
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Catherine M. Silverman</u>	Social Security number or ITIN	xxx-xx-0788
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-32821-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Craig A. Silverman

Catherine M. Silverman

12/27/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Craig A. Silverman
Catherine M. Silverman
Debtors

Case No. 18-32821-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Dec 27, 2021

Form ID: 3180W

Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2021:

Recip ID	Recipient Name and Address
db	+ Craig A. Silverman, 4 Beth Page Drive, Monroe, NJ 08831-8835
jdb	#+ Catherine M. Silverman, 17 Parsons Rd, East Brunswick, NJ 08816-1708
aty	+ Jonathan Goldsmith Cohen, 1 Mark Cohen Law Group, 1 Executive Dr Ste 6, Tinton Falls, NJ 07701-4938
r	+ Danielle Coyle, Re/Max Select, 4001 Asbury Avenue, Suite 1L, Tinton Falls, NJ 07753-7794
op	+ Mark Cohen, 1 Executive Drive, Suite 6, Tinton Falls, NJ 07701-4938
sp	+ Matthew A. Schiappa, 4 Paragon Way, Suite 100, Freehold, NJ 07728-7805
r	+ Shelley Goldstein, Compass Florida, LLC, 8201 Peters Rd. #1000, Plantation, FL 33324-3266
517970038	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517962401	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517877124	+ Equifax, PO Box 740241, Atlanta, GA 30374-0241
517877125	+ Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558
519313601	+ Lomurro Law, 4 Paragon Way, Suite 100, Freehold, NJ 07728-7805
517877138	+ MB Financial, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421
517924156	+ MB Financial Bank, National Association, 2251 Rombach Avenue, Wilmington, Ohio 45177-1995
517877139	PNC Bank, 249 Fifth Ave., One PNC Plaza, Plittsburg, PA 15222
517993571	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 27 2021 21:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 27 2021 21:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517877104	EDI: BANKAMER.COM	Dec 28 2021 02:58:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
517877106	EDI: BANKAMER.COM	Dec 28 2021 02:58:00	Bank Of America, Po Box 982238, El Paso, TX 79998
517877108	+ EDI: TSYS2	Dec 28 2021 02:58:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
517877109	+ EDI: TSYS2	Dec 28 2021 02:58:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
517962401	Email/PDF: bncnotices@becket-lee.com	Dec 27 2021 22:06:42	Capital One, N.A., c/o Becket and Lee LLP, PO

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Case Number	Notification Type	Recipient	Date/Time	Details
517877110	+ EDI: CAPITALONE.COM	Box 3001, Malvern PA 19355-0701	Dec 28 2021 02:58:00	Capital One/bass Pro, Po Box 30281, Salt Lake City, UT 84130-0281
517977541	+ Email/Text: RASEBN@raslg.com		Dec 27 2021 21:56:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517877113	+ Email/Text: bankruptcy.notifications@fisglobal.com		Dec 27 2021 21:57:00	Chexsystems, Inc., Attn: Customer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
517877115	+ EDI: CITICORP.COM		Dec 28 2021 02:58:00	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
517877114	+ EDI: CITICORP.COM		Dec 28 2021 02:58:00	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517877117	+ EDI: CITICORP.COM		Dec 28 2021 02:58:00	Citibank/Sears, Po Box 6283, Sioux Falls, SD 57117-6283
517877116	+ EDI: CITICORP.COM		Dec 28 2021 02:58:00	Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517877119	+ EDI: CITICORP.COM		Dec 28 2021 02:58:00	Citicards, Po Box 6241, Sioux Falls, SD 57117-6241
517877118	+ EDI: CITICORP.COM		Dec 28 2021 02:58:00	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517877121	+ EDI: WFNNB.COM		Dec 28 2021 02:58:00	Comenity Bank/Torrid, Po Box 182789, Columbus, OH 43218-2789
517877120	+ EDI: WFNNB.COM		Dec 28 2021 02:58:00	Comenity Bank/Torrid, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517877123	EDI: DISCOVER.COM		Dec 28 2021 02:58:00	Discover Financial, Pob 15316, Wilmington, DE 19850
517887478	EDI: DISCOVER.COM		Dec 28 2021 02:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517877122	+ EDI: DISCOVER.COM		Dec 28 2021 02:58:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517877111	EDI: JPMORGANCHASE		Dec 28 2021 02:58:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517877112	EDI: JPMORGANCHASE		Dec 28 2021 02:58:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850
517877127	+ Email/Text: PBNCNotifications@peritussservices.com		Dec 27 2021 21:56:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517877126	+ Email/Text: PBNCNotifications@peritussservices.com		Dec 27 2021 21:56:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
517980680	Email/PDF: resurgentbknofications@resurgent.com		Dec 27 2021 22:06:43	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517993486	Email/Text: Bankruptcy.Notices@pnc.com		Dec 27 2021 21:56:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
517877128	Email/Text: Bankruptcy.Notices@pnc.com		Dec 27 2021 21:56:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
517992434	EDI: PRA.COM		Dec 28 2021 02:58:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517992457	EDI: PRA.COM		Dec 28 2021 02:58:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
517987898	EDI: PRA.COM		Dec 28 2021 02:58:00	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541

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517987894	EDI: PRA.COM	Dec 28 2021 02:58:00	Portfolio Recovery Associates, LLC, c/o Pc Richard, POB 41067, Norfolk VA 23541
517987935	EDI: PRA.COM	Dec 28 2021 02:58:00	Portfolio Recovery Associates, LLC, c/o Sams Club Mastercard, POB 41067, Norfolk VA 23541
517992570	EDI: PRA.COM	Dec 28 2021 02:58:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
517974655	EDI: Q3G.COM	Dec 28 2021 02:58:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517877845	+ EDI: RMSC.COM	Dec 28 2021 02:58:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517877129	+ EDI: RMSC.COM	Dec 28 2021 02:58:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
517877130	+ EDI: RMSC.COM	Dec 28 2021 02:58:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
517877131	+ EDI: RMSC.COM	Dec 28 2021 02:58:00	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517877132	+ EDI: RMSC.COM	Dec 28 2021 02:58:00	Synchrony Bank/PC Richards & Sons, Po Box 965036, Orlando, FL 32896-5036
517877134	+ EDI: RMSC.COM	Dec 28 2021 02:58:00	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
517877133	+ EDI: RMSC.COM	Dec 28 2021 02:58:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517877135	Email/Text: DASPUBREC@transunion.com	Dec 27 2021 21:56:00	Trans Union Corporation, Public Records Department, 555 West Adams St., Chicago, IL 60661
517877136	+ EDI: WFFC.COM	Dec 28 2021 02:58:00	Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697
517877140	+ EDI: WFFC.COM	Dec 28 2021 02:58:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517877105	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
517877107	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Po Box 982238, El Paso, TX 79998
517877137	*+	Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697
517877141	*+	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
518270350	##+	Fifth Third Bank, 2251 Rombach Ave., Wilmington, Ohio 45177, Fifth Third Bank, 2251 Rombach Ave., Wilmington, Ohio 45177-1995
518270349	##+	Fifth Third Bank, 2251 Rombach Ave., Wilmington, Ohio 45177-1995

TOTAL: 0 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jonathan Goldsmith Cohen	on behalf of Joint Debtor Catherine M. Silverman imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
Jonathan Goldsmith Cohen	on behalf of Attorney Jonathan Goldsmith Cohen imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
Jonathan Goldsmith Cohen	on behalf of Debtor Craig A. Silverman imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
Kevin Gordon McDonald	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marisa Myers Cohen	on behalf of Creditor Fifth Third Bank nj-ecfmail@mwc-law.com jhillier@mwc-law.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9